

**VISIBILITY**  
**EFFICIENCY**  
**CONTROL**

And now...

**CONVENIENCE**

**INTRODUCING**  
**THE WEALTH ALLIANCE APP**

**POWERED BY PORTUS AND**  
**BACKED BY IRISH LIFE**

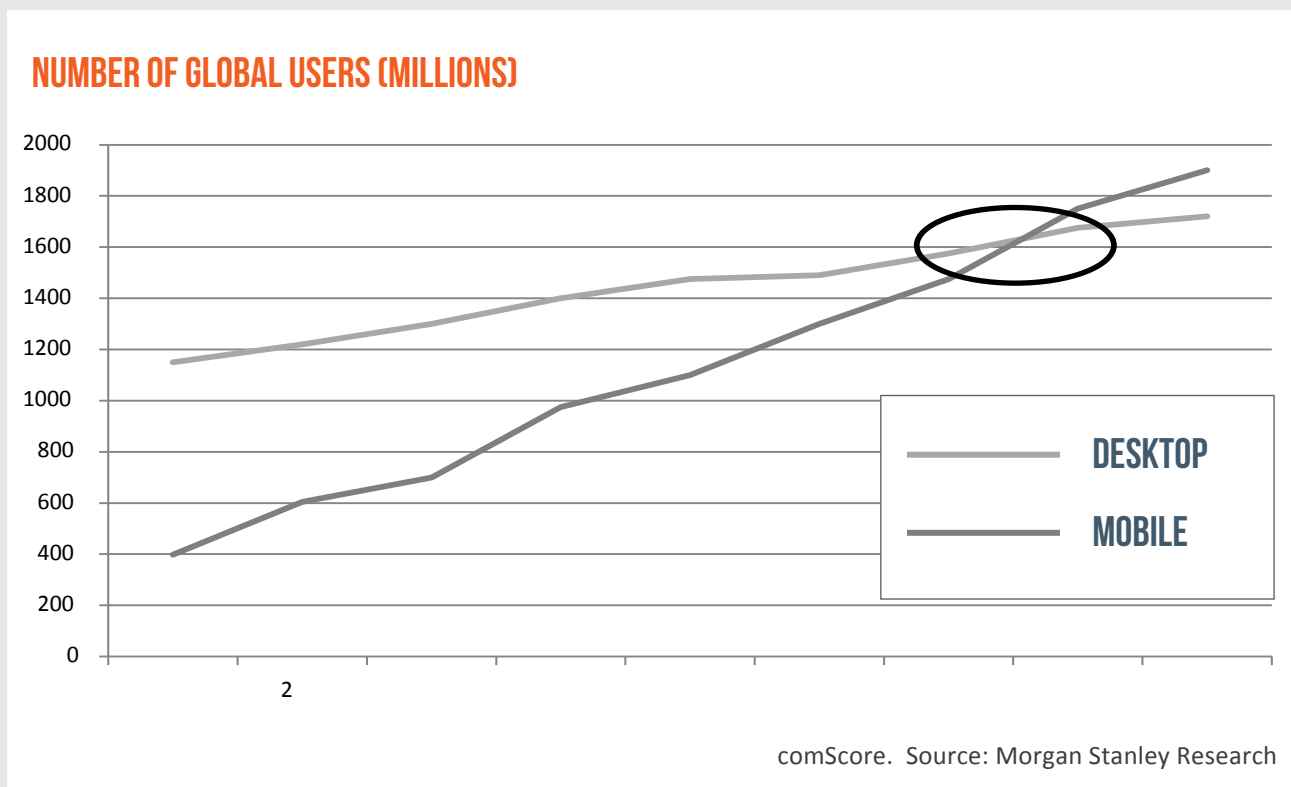




# WHY ARE WE TALKING ABOUT AN APP?

At a time when over 70% of Irish people own a smartphone, we're spending more time than ever online. In fact, according to the eir Connected Living Survey 2015, the Irish are the biggest phone internet users in the Western world. We've become accustomed to having the information we need and want at our fingertips and on the go.

Globally, we've not only reached the tipping point between desktop and mobile internet usage, we've surpassed it.



Three out of four of us use the internet at least once a day, and it's not just the millennials. 45% of those over 50 use it daily, while the same group has seen smartphone usage increase from 33% to 39% in a single year.

Our clients and yours, favour different devices throughout the day – using their smartphone to check emails on the daily commute, researching from their desktops at work and double screening at home in the evening. The way we all interact with technology in our personal and professional lives is changing and so are our clients' expectations of how they want to communicate with us in this multi-device world.

The Wealth Alliance client app is just the latest step in our commitment to providing you and your clients with simplicity, visibility and control. But now we're adding convenience to the mix – for you and your clients.

We've put this pack together to support you in communicating this next phase of development. It covers how the Wealth Alliance app can benefit your clients, how they go about accessing the app and communicating with your clients who may or may not already be accessing their online account. Finally, it covers some of the powerful data we'll be sharing with you about how your clients are using it.

# ALL THE BENEFITS OF THE WEALTH ALLIANCE ONLINE ACCOUNT, IN AN APP

Everything your clients can do with their online account, they can do with the app. It's always available and right at their fingertips.

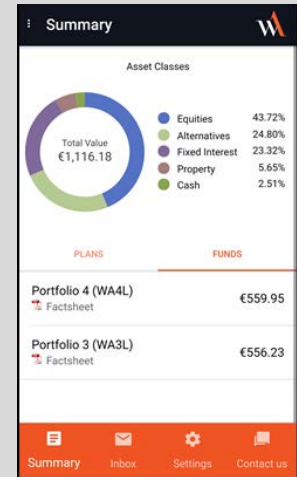
## Check the latest portfolio value

It's natural for investors to want to keep track of how their portfolio is doing and its current value. The app provides a clear, visual summary at any time.



## Review funds

It's easy for investors to look up the details of the funds they are invested in via the app.



## Keep things up to date

From personal details to notification preferences, the app give your clients visibility and control.

**Personal details**

Personal

Title Mr

First name John

Last name Wealtha

Sex Male

Date of birth 01/01/1970

Age 47

Contact

Address 23 Madeup Street  
The Town  
Co. Clare  
Clare

Summary Inbox Settings Contact us

## Access all account documents

All client account documents, from records of the initial conversation to annual statements, are conveniently and securely stored on the app.

**Inbox**

Search

Document	Date
Annual Benefit Statement	20/02/2017
Plan Alteration Letter	03/02/2017
Plan Document	25/04/2016
Additional Information	25/04/2016
Additional Information	25/04/2016
TERMS AND CONDITIONS	25/04/2016
Additional Information	25/04/2016

Summary Inbox Settings Contact us

## Communication preferences

Clients can control whether they receive paper communications or not. If they opt for electronic access, documents are available as soon as they are added.

**Paperless**

Contact

Email info@wealthalliance.ie

Mobile phone number 0861775612

Paperless Preferences

11883306 - Irish Life Investment Bon. ☒

Summary Inbox Settings Contact us

Just like their online account, your clients won't be able to transact via the app. It lets them keep up to date with everything that's happening with their account and see how their portfolio is doing, but not make any changes.

# ACCESSING THE APP

Whether your client has already logged into their online account, has yet to do so or can't quite remember whether they have or not, the process is nice and simple.

## CLIENTS WHO HAVE ALREADY LOGGED INTO THEIR ONLINE ACCOUNT

Sign in with their existing Self Service ID (or email) and password.

And enjoy the convenience of the app.

## CLIENTS WHO EITHER HAVEN'T LOGGED INTO THEIR ONLINE ACCOUNT ONLINE OR CAN'T REMEMBER DOING SO

They will need the Self Service ID and password sent to them when they signed up (you might need to resend it using PORTUS).

They can then either use the link in the email containing their Self Service ID, or visit <https://wealthalliance.portus.ie/client> and follow the steps to get their online access set up.

This will register them for use of the online client account services and means their account is up and running.

They can then download the app to their device, sign in with their existing Self Service ID (or email address) and password, then enjoy the convenience of the app.

Your temporary password for your Wealth Alliance client account is CSDE123 (case sensitive). It expires in 5 days and replaces all previous passwords.

From: [info@wealth.ie](mailto:info@wealth.ie)  
To: [joebloggs@abc.ie](mailto:joebloggs@abc.ie)  
CC:  
Subject: Wealth Alliance client account log on details

Thank you for choosing Wealth Alliance to look after your financial needs. Your new Self Service ID for access to your online account is 1234567890. You can use your Self Service ID or, if you prefer, your email address to log in.

## CLIENTS WHO HAVE FORGOTTEN THEIR PASSWORD OR EMAIL ADDRESS

All they need to do is click the 'Forgot your password?' option on the app login screen.

# HELPING YOUR CLIENTS GET THE BEST FROM THE APP...

It might seem daunting. How do you communicate this new development with your large bank of clients? Based on the insights we've gathered about those clients who are using their online account (and more importantly, those who aren't), we've broken down your client bank into three customer segments.

## 1. ENGAGED ONLINE ACCOUNT USERS

These clients are already quite active on their client accounts. They've all logged in at least five times, and in a lot of cases, many more times than that. They already have their login details, and can download and access the app straight away. We think this is an ideal opportunity for you to delight your clients and reward them for their active use of their online account, by offering them a preview of the app, before you launch to your full bank of clients.

## 2. TENTATIVE ONLINE ACCOUNT USERS

These clients have received login details already but haven't actively engaged with their client account. They've logged in once or twice, or in many cases not at all. We think these clients might need a reminder of the benefits of their client account, and the launch of the app is the ideal time to do this.

You'll likely get asked to reset client login details so remember to prepare for these requests. This is a simple process, either access the details from the client record on PORTUS and resend them, or unlock the account if it has become blocked.

## 3. UNINFORMED ONLINE ACCOUNT NON-USERS

These clients have never experienced their client account. Why? Possibly because we were missing a key contact detail which meant we couldn't send them their login details: an email address, mobile phone number, or both. This is an ideal opportunity to update their contact details on your records and reignite an interest in their investment plans and portfolio.

A good number of your clients have already opted out of paper communications in favour of the electronic approach. We'll provide details of these clients as part of our commitment to supporting you with meaningful client data. By encouraging more clients to take the paper-free approach, both you and your clients will benefit from its convenience and instant access.

**We recommend you stagger your client communications as a high volume of client requests for new or reset login details is likely, particularly across the tentative and uninformed segments.**

# ... AND HELPING YOU SPREAD THE WORD

We've put together some support material for you to use when contacting your clients.

## A SAMPLE COMMUNICATION.

It's ideal for use by both email and letter. In fact, we've even set up your client segmentation so that you can use it immediately for a customer mail merge.

## A CLIENT ACCOUNT FLYER.

It gives your clients an insight into the app and lets them know what to expect. It's been designed to go hand-in-hand with your customer communications. This is of course a sample, and we can work together to develop something that fits you and your proposition.

**Wealth Alliance**  
FINANCIAL FREEDOM STARTS HERE

## YOUR CLIENT ACCOUNT

A TRANSPARENT INSIGHT INTO YOUR FINANCES,  
INSTANTLY ACCESSIBLE AND ALL ONLINE

- ▶ your pensions, savings and investments
- ▶ all online, in one place
- ▶ information at your fingertips, 24/7
- ▶ visibility and control for you
- ▶ an end to lorry loads of paperwork

### LET'S GET STARTED

### WHY NOT DOWNLOAD OUR APP?

It lets you manage your account on tablet or smartphone.

Available to download once you're all set up. Simply search for "Wealth Alliance" in your app store.

# LET'S GET STARTED

Segmentation and supports are just the beginning. it's what you do with them that counts. We're with you every step of the way as you roll the app out to your clients.

## NOMINATE A DIGITAL CHAMPION

As a first step, we're asking you to nominate a "Digital Champion" within your office, who will drive the roll out of your app to your clients. We'll liaise directly with them and support them as they look to embed an online experience with your clients. We'll also keep them up to date on app developments and new digital initiatives as they progress. We'll actively look for their input and seek direct feedback on how the app is being received by your clients.

Based on our experience to date, we've outlined some initiatives that may help you and are based on your segmented customer base:

<b>DELIGHT</b> ENGAGED ACCOUNT USERS	Delight your clients who are already actively engaging with their online account.	A personal invitation to preview the app before it is rolled out to your wider client base
<b>EXCITE</b> TENTATIVE ACCOUNT USERS	Excite your clients who have yet to actively engage, with the promise of a new experience.	You already have emails on file for these clients, why not try a mailshot for a low effort communication
<b>IGNITE</b> UNINFORMED ACCOUNT USERS	Ignite your uninformed account users interest in an online experience, while updating their contact details and communication preference	It's likely that some information is missing in order to provide clients with login details. In this scenario a bulk postal mailing may be best.

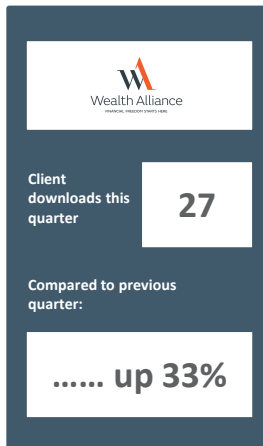
<b>LOOK TO YOUR CLIENT EXPERIENCE AND TOUCHPOINTS</b>	<b>NEW CLIENTS</b> Can they download the app as part of their onboarding experience?	<b>CURRENT CLIENTS</b> How do they communicate with you on a daily basis – by phone, email, face to face? Can the app factor into this conversation?
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# DATA MATTERS

We're here to support you as you launch your client app. That's why each quarter we'll send you an update on how your clients are using your app, including:

## NUMBER OF DOWNLOADS

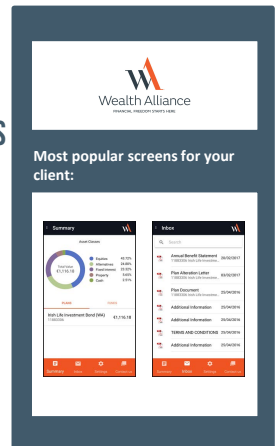


Note: images are for illustrative purposes only.

## NUMBER OF CLIENTS SWITCHING FROM PAPER TO PAPER-FREE COMMUNICATIONS



## THE MOST POPULAR APP SCREENS FOR YOUR CLIENTS



We can already tell a lot about how your clients are using the online account service. For example:



### WHEN

Wednesday is the busiest day for client logins, accounting for over 18%.



1 in 10 client visits happen at the weekend.

26% of all client logins happen outside core business hours of 8am to 6pm.



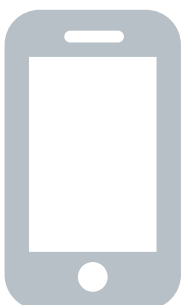
### WHERE

9% of all logins to client accounts happened outside of Ireland.



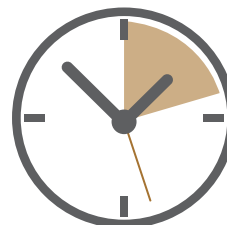
### WHO

85% of your most prolific online account users are over 50. The average age of a Wealth Alliance client is 58.



### HOW

26% of those who logged in used a smartphone.



### WHAT

Clients tend to stay logged into their account for an average of 12 minutes.

# ANY QUESTIONS?

## 1. WHO CAN ACCESS THE APP?

This app is available to all Wealth Alliance clients who have received login details for their online client account.

## 2. HOW DOES MY CLIENT GET A WEALTH ALLIANCE CLIENT ACCOUNT?

When your client takes out a Wealth Alliance product for the first time, they will automatically be sent a user ID and temporary password that will let them access their account. Their client account will allow them to quickly and easily:

- Check their latest portfolio value.
- Look up details of the funds they are invested in.
- Review how much they've paid in.
- Access all plan documents.

## 3. WHAT MOBILE DEVICES CAN THE APP BE ACCESSED ON?

The app can be accessed via both Apple devices and Android devices.

## 4. HOW CAN CLIENTS DOWNLOAD THE APP?

The app is available for download from the various app stores, simply search for Wealth Alliance.

## 5. HOW DOES MY CLIENT ACCESS THE APP ONCE DOWNLOADED?

They need to first have registered to use their client account. A weblink was sent to them when they took out their Wealth Alliance product.

If they've logged into their online account already, they can start to use the app straight away.

If they haven't, they will need to visit <https://wealthalliance.portus.ie/Client>, log in and follow the steps to get their online access up and running. The first time they log in, they'll be asked to change their password to something more memorable. Having successfully logged in once, they can then log in to their app and sign in using their email address and password.

## 6. WHAT IF THEY FORGOT THEIR PASSWORD?

They can simply click the 'forgot password' button on the login screen. This will resend them a temporary password by text message. This will let them log in but they will be asked to reset to a more memorable password.

Alternatively, you can resend a temporary password directly to your customer using the 'online services' section for your client on PORTUS.

# WORKING TOGETHER

By working together, we can achieve an ever developing and deepening range of data about how your clients are engaging with their accounts.

The first step in this process is Wealth Alliance having priority access to the app.

Then, we'll work together with you and your nominated Digital Champion to plan how your app is rolled out to your clients. We value your feedback and would love to hear what you think about the app itself, roll out to clients and anything else that can help us to improve the app and experience for everyone.

**Contact your Platform Business Development Manager for more information.**



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